REMARKS

This application has been reviewed in light of the Advisory Action dated October

30, 2007. Claims 59-67, 69-75, 77-81, 83-91 and 93-105 are presented for examination, of

which Claims 59 and 83 are in independent form. In response to the comments made in the

Advisory Action, the claims have been amended so as to include the feature of individually

tailoring an offer to a customer. Favorable reconsideration is requested.

In view of the foregoing amendments and remarks, Applicants respectfully

request favorable reconsideration and early passage to issue of the present application.

Applicants' undersigned attorney may be reached in our New York Office by

telephone at (212) 218-2100. All correspondence should continue to be directed to our address

listed below.

Respectfully submitted,

/Jonathan Berschadsky/

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11